

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

CHRISTOPHER TOD HEPLER
KERRY JOYCE HEPLER
Debtor(s)

Case No. 12-11454TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/15/2012.
- 2) The plan was confirmed on 12/20/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/23/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/01/2017.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$58,267.64.
- 10) Amount of unsecured claims discharged without payment: \$38,532.92.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$103,164.92
Less amount refunded to debtor	\$1,924.73

NET RECEIPTS: \$101,240.19

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,844.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,644.00

Attorney fees paid and disclosed by debtor: \$900.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAS DEBT RECOVERY INC/AMERICA	Unsecured	935.00	935.92	935.92	196.28	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	2,643.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN LOAN SERVICING	Secured	122,971.00	178,851.22	0.00	0.00	0.00
AMERICAN LOAN SERVICING	Secured	0.00	0.00	4,938.10	4,938.10	0.00
AMERICAN LOAN SERVICING	Secured	0.00	0.00	0.00	81,976.40	0.00
AMERICAN LOAN SERVICING	Secured	0.00	53,164.88	0.00	0.00	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	1,146.00	1,146.99	1,146.99	240.55	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CHEXSYSTEMS	Unsecured	0.00	NA	NA	0.00	0.00
CITIFINANCIAL (RE*)++	Unsecured	0.00	NA	NA	0.00	0.00
CONTINENTAL AUTO RECEIVABLES	Unsecured	0.00	NA	NA	0.00	0.00
CONTINENTAL AUTO RECEIVABLES	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	500.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	200.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	100.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	100.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	82.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	75.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	70.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	50.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	50.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CREDIT MANAGEMENT CO	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	10,796.00	11,074.19	11,074.19	2,322.51	0.00
DISCOVER BANK(*)	Unsecured	7,683.00	7,710.12	7,710.12	1,616.99	0.00
DISCOVER BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	625.00	NA	NA	0.00	0.00
GMAC*	Unsecured	0.00	NA	NA	0.00	0.00
HB FSB	Unsecured	1,037.00	NA	NA	0.00	0.00
HB FSB	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK USA++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC TAXPAYER FINCL SVCS/FKA	Unsecured	0.00	NA	NA	0.00	0.00
HSBC/BONTON ++	Unsecured	217.00	NA	NA	0.00	0.00
HSBC/BONTON ++	Unsecured	0.00	NA	NA	0.00	0.00
LEASE FINANCE GROUP++	Unsecured	0.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	773.00	NA	NA	0.00	0.00
NORTHWEST SAVINGS BANK**	Unsecured	0.00	NA	NA	0.00	0.00
NORTHWEST SAVINGS BANK**	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	6,938.00	6,745.28	6,745.28	1,414.64	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,098.00	4,247.11	4,247.11	890.72	0.00
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
SNAP-ON CREDIT LLC	Unsecured	0.00	NA	NA	0.00	0.00
SNAP-ON CREDIT LLC	Unsecured	0.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	0.00	NA	NA	0.00	0.00
TRANSAMERICA BANK	Unsecured	6,833.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL/PROVIDIAN	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
WORLD FINCL NETWORK NATL BAN	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$4,938.10	\$86,914.50	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$4,938.10	\$86,914.50	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$31,859.61	\$6,681.69	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,644.00</u>
Disbursements to Creditors	<u>\$93,596.19</u>

TOTAL DISBURSEMENTS : **\$101,240.19**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/07/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.